

United States Bankruptcy Court

Western District of Washington

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Hinz, Nichole Louise	Name of Joint Debtor (Spouse) (Last, First, Middle): Hinz, Michael William
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) xxx-xx-2726	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-9201
Street Address of Debtor (No. and Street, City, and State): 45132 SE 130th PL North Bend, WA <div style="text-align: right; margin-top: 5px;">ZIP Code 98045</div>	Street Address of Joint Debtor (No. and Street, City, and State): 45132 SE 130th PL North Bend, WA <div style="text-align: right; margin-top: 5px;">ZIP Code 98045</div>
County of Residence or of the Principal Place of Business: King	County of Residence or of the Principal Place of Business: King
Mailing Address of Debtor (if different from street address): <div style="text-align: right; margin-top: 5px;">ZIP Code</div>	Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; margin-top: 5px;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):	

Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.

Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (<i>amount subject to adjustment on 4/01/16 and every three years thereafter</i>). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	THIS SPACE IS FOR COURT USE ONLY										
Estimated Number of Creditors <table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/> 1-49</td> <td><input type="checkbox"/> 50-99</td> <td><input checked="" type="checkbox"/> 100-199</td> <td><input type="checkbox"/> 200-999</td> <td><input type="checkbox"/> 1,000-5,000</td> <td><input type="checkbox"/> 5,001-10,000</td> <td><input type="checkbox"/> 10,001-25,000</td> <td><input type="checkbox"/> 25,001-50,000</td> <td><input type="checkbox"/> 50,001-100,000</td> <td><input type="checkbox"/> OVER 100,000</td> </tr> </table>	<input type="checkbox"/> 1-49	<input type="checkbox"/> 50-99	<input checked="" type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000	
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Estimated Assets <table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input checked="" type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>	<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	
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Estimated Liabilities <table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input checked="" type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>	<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input checked="" type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	
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Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Hinz, Nichole Louise**Hinz, Michael William****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ Christopher C. Meleney**June 28, 2013**

Signature of Attorney for Debtor(s)

(Date)

Christopher C. Meleney 11123**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Hinz, Nichole Louise**Hinz, Michael William****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Nichole Louise HinzSignature of Debtor **Nichole Louise Hinz****X /s/ Michael William Hinz**Signature of Joint Debtor **Michael William Hinz**

Telephone Number (If not represented by attorney)

June 28, 2013

Date

Signature of Attorney***X /s/ Christopher C. Meleney**

Signature of Attorney for Debtor(s)

Christopher C. Meleney 11123

Printed Name of Attorney for Debtor(s)

Law Office of Christopher C. Meleney

Firm Name

**12811 8th Ave W Ste A201
Everett, WA 98204**

Address

Email: meleneylaw@hotmail.com**425.355.7575**

Telephone Number

June 28, 2013

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

**United States Bankruptcy Court
Western District of Washington**

In re **Nichole Louise Hinz
Michael William Hinz**

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Nichole Louise Hinz

Nichole Louise Hinz

Date: June 28, 2013

**United States Bankruptcy Court
Western District of Washington**

In re **Nichole Louise Hinz
Michael William Hinz**

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Michael William Hinz
Michael William Hinz

Date: June 28, 2013

United States Bankruptcy Court
Western District of Washington

In re **Nichole Louise Hinz,
Michael William Hinz**

Debtors

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	350,000.00		
B - Personal Property	Yes	3	5,916.18		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		467,293.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	21		326,777.13	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,353.72
J - Current Expenditures of Individual Debtor(s)	Yes	2			5,200.00
Total Number of Sheets of ALL Schedules		34			
Total Assets			355,916.18		
Total Liabilities				794,070.13	

United States Bankruptcy Court
Western District of Washington

In re **Nichole Louise Hinz,
Michael William Hinz**

Debtors

Case No. _____

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	4,353.72
Average Expenses (from Schedule J, Line 18)	5,200.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	5,194.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		114,793.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		326,777.13
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		441,570.13

In re **Nichole Louise Hinz,
Michael William Hinz**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
45132 SE 130th PL N Bend WA 98045	100% fee interest on homestead	C	350,000.00	460,793.00
45107 SE 130th PL (Foreclosed) (For notice Puposes)		C	0.00	0.00
26527 175th PL SE (Foreclosed) (For notice Purposes)		C	0.00	0.00

Sub-Total >

350,000.00

(Total of this page)

Total >

350,000.00

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Nichole Louise Hinz,
Michael William Hinz**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash	C	25.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank of America Checking Account #1995	C	100.00
		Seattle Metropolitan Credit Union Checking Account #4386	C	400.00
		Seattle Metropolitan Credit Union Savings Account #4378	C	0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		3 Couch 300, 2 Dining Room Table w/chairs 300, 1 Dishwasher 100, 1 Microwave 100, Washer 150, Dryer 150, Refrigerator 400, Kingsize Bed 200, Fullsize Bed 250, Twinsize Bed 75, 2 Dresser 150, Desk 100, Computer 100, Printer 10, Entertainment Center 200, DVD Player 50, Miscellaneous Furniture such as lamps, rugs, small tables 300, Miscellaneous Kitchen Equipment such as pots and pans, dishes 100	C	1,965.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Usual and Ordinary Clothes	C	500.00
7. Furs and jewelry.		Wedding Bands \$200 (Husband) \$800 (Wife)	C	1,000.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

Sub-Total > **3,990.00**
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

In re **Nichole Louise Hinz,
Michael William Hinz**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		O'Reilly Auto Parts Unvested Profit Sharing	C	988.28
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		O'Riely @ Morgan Shanley	C	87.90
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > **1,076.18**
(Total of this page)

Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

In re **Nichole Louise Hinz,
Michael William Hinz**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		97 Honda Civic	C	650.00
26. Boats, motors, and accessories.		Old Boat	C	200.00
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **850.00**
(Total of this page)

Total > **5,916.18**

Sheet 2 of 2 continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Nichole Louise Hinz,
Michael William Hinz**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
45132 SE 130th PL N Bend WA 98045	11 U.S.C. § 522(d)(1)	10,000.00	350,000.00
Cash on Hand			
Cash	11 U.S.C. § 522(d)(5)	25.00	25.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Bank of America Checking Account #1995	11 U.S.C. § 522(d)(5)	100.00	100.00
Seattle Metropolitan Credit Union Checking Account #4386	11 U.S.C. § 522(d)(5)	400.00	400.00
Household Goods and Furnishings			
3 Couch 300, 2 Dining Room Table w/chairs 300, 1 Dishwasher 100, 1 Microwave 100, Washer 150, Dryer 150, Refrigerator 400, Kingsize Bed 200, Fullsize Bed 250, Twinsize Bed 75, 2 Dresser 150, Desk 100, Computer 100, Printer 10, Entertainment Center 200, DVD Player 50, Miscellaneous Furniture such as lamps, rugs, small tables 300, Miscellaneous Kitchen Equipment such as pots and pans, dishes 100	11 U.S.C. § 522(d)(3)	1,965.00	1,965.00
Wearing Apparel			
Usual and Ordinary Clothes	11 U.S.C. § 522(d)(3)	500.00	500.00
Furs and Jewelry			
Wedding Bands \$200 (Husband) \$800 (Wife)	11 U.S.C. § 522(d)(4)	1,000.00	1,000.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
O'Reilly Auto Parts Unvested Profit Sharing	11 U.S.C. § 522(d)(10)(E)	988.28	988.28
Stock and Interests in Businesses			
O'Riely @ Morgan Shanley	11 U.S.C. § 522(d)(5)	87.90	87.90
Automobiles, Trucks, Trailers, and Other Vehicles			
97 Honda Civic	11 U.S.C. § 522(d)(5)	650.00	650.00
Boats, Motors and Accessories			
Old Boat	11 U.S.C. § 522(d)(5)	200.00	200.00

Total:	15,916.18	355,916.18
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0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Nichole Louise Hinz,
Michael William Hinz**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxx6314			Opened 8/01/06 Last Active 12/24/10					
Bac Home Loans Servi 450 American St Simi Valley, CA 93065	C		45132 SE 130th PL N Bend WA 98045					
			Value \$ 350,000.00				410,793.00	60,793.00
Account No.			Purchase Money Security					
Carson Cars 13806 Washington 99 Lynnwood, WA 98087	C		1997 Nissan Pathfinder (on same loan as Audi)					
			Value \$ 1,500.00				3,250.00	1,750.00
Account No.			Purchase Money Security					
Carson Cars 13806 Washington 99 Lynnwood, WA 98087	C		2003 Audi A4 (Not Running) (on same loan as Nissan Pathfinder)					
			Value \$ 1,000.00				3,250.00	2,250.00
Account No. xxxxxxxxx7092			Opened 9/01/06 Last Active 2/05/10					
Emc Mortgage Attention: Bankruptcy Clerk Po Box 293150 Lewisville, TX 75029	C		26527 175th PL SE (Foreclosed) (For notice Purposes)					
			Value \$ 0.00				0.00	0.00
Subtotal (Total of this page)							417,293.00	64,793.00

1 continuation sheets attached

In re **Nichole Louise Hinz,
Michael William Hinz**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxxx5379	C	First Mortgage					
GMAC PO BOX 780 Waterloo, IA 50702		45107 SE 130th PL (Foreclosed) (For notice Puposes)					
		Value \$ 0.00				0.00	0.00
Account No. xxxxx8039	C	Opened 9/01/06 Last Active 2/06/10					
Green Tree Servicing L 332 Minnesota St Ste 610 Saint Paul, MN 55101		Second Mortgage 45132 SE 130th PL N Bend WA 98045					
		Value \$ 350,000.00				50,000.00	50,000.00
Account No.							
		Value \$					
Account No.							
		Value \$					
Account No.							
		Value \$					
Subtotal						50,000.00	50,000.00
(Total of this page)							
Total						467,293.00	114,793.00
(Report on Summary of Schedules)							

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Nichole Louise Hinz,
Michael William Hinz**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Nichole Louise Hinz,
Michael William Hinz**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 1680						
24 Asset Management Corp. 2020 Camino Del Rio North Ste 900 San Diego, CA 92108	C					66,459.00
Account No. xxxx xx. xxx-x0145						
Accounts Receivable Inc 4001 Mainstreet Ste 50 Vancouver, WA 98663	C					Unknown
Account No. 5545						
Accounts Receivable Tech One Woodbridge Center Suite 410 Woodbridge, NJ 07095-1304	C					0.00
Account No. xxxxx9658						
Allied Interstate Inc 3000 Corporate Exchange Columbus, OH 43231	W	Opened 10/01/10 Collection Attorney Directv				946.00
Subtotal (Total of this page)						67,405.00

20 continuation sheets attached

In re **Nichole Louise Hinz,
Michael William Hinz**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 120 Alpine Chiropractic PO BOX 2388 North Bend, WA 98045	C	Medical Debt				120.00
Account No. 6840 AMCA PO BOX 1235 Elmsford, NY 10523-0935		Collection for Laboratory Corporation of America				114.50
Account No. 4700 AMCA PO BOX 1235 Elmsford, NY 10523-0935	C	Collections for American Medical Collection Agency				60.00
Account No. 2040 AMCA PO BOX 1235 Elmsford, NY 10523		Medical Debt				28.53
Account No. 8317 American Distributing Co. 13618 45th Ave NE Marysville, WA 98271	C					126.12
Sheet no. <u>1</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 449.15

In re **Nichole Louise Hinz,
Michael William Hinz**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx5013 American Express c/o Becket and Lee LLP Po Box 3001 Malvern, PA 19355	C	Opened 7/13/92 Last Active 3/09/09 CreditCard				4,941.00
Account No. xxxxxxxxxx7881 Bank Of America Attn: Bankruptcy NC4-105-02-77 Po Box 26012 Greensboro, NC 27410	H	Opened 10/01/08 Last Active 1/28/11 Automobile (Reposessed)				11,336.00
Account No. xxxxxxxxxx7493 Bank Of America	C	Opened 11/01/07 Last Active 1/21/11 Automobile (Reposessed)				10,933.00
Account No. 8479 Bank of America PO BOX 15726 Wilmington, DE 19886	C					170.93
Account No. 3344 Bellevue Medical Imaging, PPLC PO BOX 1247 Covington, GA 30015-1247	C	Medical Debt				210.00
Sheet no. 2 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 27,590.93

In re **Nichole Louise Hinz,
Michael William Hinz**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Auto Deficiency				
Carson Cars 13806 Washington 99 Lynnwood, WA 98087	C					4,131.06
Account No. 7100		Revolving Credit				
Chase Bank PO BOX 94014 Palatine, IL 60094-4014	C					67,990.22
Account No. 9394		Collection for Labcorp				
Credit Collection Services Two Wells Avenue Newton Center, MA 02459	C					28.53
Account No. 4556						
CUMG PO BOX 3987 Seattle, WA 98124	C					1,100.00
Account No. 1266		Cable Debt				
Direct TV PO BOX 54000 Los Angeles, CA 90054-1000	C					298.57
Sheet no. 3 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						73,548.38

In re **Nichole Louise Hinz,
Michael William Hinz**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 0565 Dish Network Dept 0063 Palatine, IL 60055-0063	C	Cable Debt				545.50
Account No. xxxxxxxxx7100 Emc Mortgage Attention: Bankruptcy Clerk Po Box 293150 Lewisville, TX 75029	C	Opened 9/01/06 Last Active 2/05/10 RealEstateMortgageWithoutOtherCollateral 2nd Residence (Foreclosed)				67,990.00
Account No. xxxx4797 Enhanced Recovery Co L 8014 Bayberry Rd Jacksonville, FL 32256	C	Opened 7/01/10 CollectionAttorney Dish Network				546.00
Account No. Eric J. Opsvig, DDS PO BOX 786 North Bend, WA 98045	C					87.14
Account No. xxx5857 Evergreen Professional 12100 Ne 195th St Ste 18 Bothell, WA 98011	C	Opened 6/01/09 CollectionAttorney Group Health Cooperative				781.00
Sheet no. 4 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 69,949.64

In re **Nichole Louise Hinz,
Michael William Hinz**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx0002 Evergreen Professional 12100 Ne 195th St Ste 18 Bothell, WA 98011	C	Opened 3/01/09 Collection Attorney Group Health Cooperative				529.00
Account No. xxx8497 Evergreen Professional 12100 Ne 195th St Ste 18 Bothell, WA 98011	C	Opened 4/01/05 Collection Attorney Group Health Cooperative				407.00
Account No. xxx3875 Evergreen Professional 12100 Ne 195th St Ste 18 Bothell, WA 98011	C	Opened 3/01/08 Collection Attorney Group Health Cooperative				91.00
Account No. xxx5857 Evergreen Professional 12100 Ne 195th St Ste 18 Bothell, WA 98011	W	Opened 6/01/09 Collection Attorney Group Health Cooperative				781.00
Account No. xxx0002 Evergreen Professional 12100 Ne 195th St Ste 18 Bothell, WA 98011	W	Opened 3/01/09 Collection Attorney Group Health Cooperative				529.00
Sheet no. 5 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 2,337.00

In re **Nichole Louise Hinz,
Michael William Hinz**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx8497 Evergreen Professional 12100 Ne 195th St Ste 18 Bothell, WA 98011	W	Opened 4/01/05 Collection Attorney Group Health Cooperative				407.00
Account No. xxx3875 Evergreen Professional 12100 Ne 195th St Ste 18 Bothell, WA 98011	W	Opened 3/01/08 Collection Attorney Group Health Cooperative				91.00
Account No. 2756 Evergreen Professional Recover PO BOX 666 Bothell, WA 98041-0666	C	Collections for Group Health Cooperative				109.97
Account No. 8187 Evergreen Professional Recover PO BOX 666 Bothell, WA 98011	C	Collections for Group Health Cooperative				197.13
Account No. 1006 Frontier PO BOX 2951 Phoenix, AZ 85062	C	Phone Debt				0.00
Sheet no. 6 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 805.10

In re **Nichole Louise Hinz,
Michael William Hinz**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 0404	C	Collection for World Financial Network Bank				1,105.85
Hudson Acceptance LLC 190 Moore Street Suite 201						
Account No. 1000	C	Medical Debt				226.08
John L. Shelton PH.D. PO BOX 744 Freeland, WA 98249-0744						
Account No. HI21	C	Orthodontist Debt				1,151.96
Joseph Z. Yousefian, DMD MS PS 14929 SE Allen Road Ste 202A Eastgate Professional Building Bellevue, WA 98006						
Account No. 3528	C	Medical Debt				328.00
LabCorp PO BOX 2240 Burlington, NC 27216-2240						
Account No. 0706	C	Medical Debt				77.40
LabCorp PO BOX 55126 Boston, MA 02205-5126						
Sheet no. 7 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			2,889.29

In re **Nichole Louise Hinz,
Michael William Hinz**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 0867	C	Medical Debt				28.53
Laboratory Corp. of America PO BOX 2240 Burlington, NC 27216-2240						
Account No. 3577	C	Medical Debt				77.40
Laboratory Corporation of Amer PO BOX 2240 Burlington, NC 27216-2240						
Account No. 8578	C	Collections for LabCorp				114.50
LCA Collections PO BOX 2240 Burlington, NC 27216-2240						
Account No. 7577	C	Colletions for Overlake Family Medicine				3.17
LCA Collections PO BOX 2240 Burlington, NC 27216-2240						
Account No. 7227	C	Medical Debt				60.00
LCA Collections PO BOX 2240 Burlington, NC 27216-2240						
Sheet no. 8 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			283.60

In re **Nichole Louise Hinz,
Michael William Hinz**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM					
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.									
Account No. xxxx/4009	C	Collections for CACH, LLC				10,331.89					
McGuigan Law Office, LLC 311 Veterans Highway Suite 100 Levittown, PA 19056											
Account No. 2422	C	Medical Debt				90.00					
Meadowbrook Urgent Care PO BOX 2810 North Bend, WA 98045											
Account No. 5981	C	Collections for Valley General Hospital				677.16					
Merchants Credit Association PO BOX 7416 Bellevue, WA 98008-1416											
Account No.	C	Judgment				3,725.00					
Michael William Hooker 1808 E Highland Dr. Seattle, WA 98112											
Account No. 2018	C					0.00					
Monroe Anesthesia Physicians PO BOX 94570 Seattle, WA 98124-6870											
Sheet no. 9 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						14,824.05					
Subtotal (Total of this page)						14,824.05					

In re **Nichole Louise Hinz,
Michael William Hinz**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. National City Mortgage PO BOX 1820 Dayton, OH 45401	C	Foreclosure (45107 SE 130th PL.)				0.00
Account No. xx5667 National Credit Servic 17704 134th Ave Ne Woodinville, WA 98072	C	Opened 3/01/10 CollectionAttorney Bellevue Spine Specialist				4,282.00
Account No. 1169 NCO Financial Systems PO BOX 15283 Wilmington, DE 19850-5283	C	Collections for PayPal (an Ebay Company)				1,053.86
Account No. xEMGB NCO Financial Systems PO BOX 15740 Wilmington, DE 19850-5740	C	Collection for Progressive Insurance				316.63
Account No. 0552 North Sound Emergency Med. PO BOX 96208 Oklahoma City, OK 73143	C	Medical Debt				34.24
Sheet no. 10 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 5,686.73

In re **Nichole Louise Hinz,
Michael William Hinz**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 6337	C	Medical Debt				
Overlake Family Medicine 3080 148th Ave SE Suite 115 Bellevue, WA 98007						
						40.00
Account No. 1626	C	Medical Debt				
Overlake Family Medicine 3080 148th Ave SE Suite 115 Bellevue, WA 98007						
						40.00
Account No. 8827	C	Medical Debt				
Overlake Family Medicine 3080 148th Ave SE Suite 115 Bellevue, WA 98007						
						40.00
Account No. 4467	C	Medical Debt				
Overlake Hospital Medical Cent PO BOX 3931 Seattle, WA 98124-3931						
						1,127.34
Account No. 3877	C	Medical Debt				
Overlake Hospital Medical Cent PO BOX 3931 Seattle, WA 98124						
						1,070.00
Sheet no. 11 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						2,317.34

In re **Nichole Louise Hinz,
Michael William Hinz**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. OLIA	C	Medical Debt				24.00
Overlake Imaging Associates PO BOX 665 Indianapolis, IN 46206						
Account No. 6661	C	Medical Debt				32.29
PAC LAB PO BOX 2670 Spokane, WA 99220-2670						
Account No. 0590	C	Collection for Washington Center for Pain				602.50
Pacific Northwest Collections 819 Pacific Ave. Tacoma, WA 98402-5299						
Account No. 0914	C	Medical Debt				196.34
Patient Financial Services PO BOX 34365 Seattle, WA 98124-1365						
Account No. 6294	C	Medical Debt				352.60
Patient Financial Services PO BOX 34365 Seattle, WA 98124-1365						
Sheet no. <u>12</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			1,207.73

In re **Nichole Louise Hinz,
Michael William Hinz**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. 8416	C	Collections for Mark A Fisherman MD				40.41	
Physicians & Dentist Credit 12720 Gateway Dr S. Ste 206 Seattle, WA 98168-3333							
Account No. 6932	C	Medical Debt				140.50	
Physicians & Dentist Credit 12720 Gateway Dr Ste 206 Seattle, WA 98168-3333							
Account No. 0965	C	Medical Debt				118.22	
Physicians and Dentists 12720 Gateway Dr. Suite 206 Seattle, WA 98168							
Account No. 9975	C	Medical Debt				120.00	
Proliance Surgeons, Inc. P.S. Evergreen Orthopedic Clinic 12911 120th Ave NE STE G10 Kirkland, WA 98034-3048							
Account No. 9390	C	Medical Debt				161.25	
Providence Physician Billing PO BOX 34726 Seattle, WA 98124-1726							
Sheet no. 13 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	580.38

In re **Nichole Louise Hinz,
Michael William Hinz**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM					
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.									
Account No. 6942	C	Energy Debt				783.10					
PUD PO BOX 1100 Everett, WA 98206											
Account No. 7007	C	Gas Debt				153.04					
Puget Sound Energy BOT-01H PO BOX 91269 Bellevue, WA 98009-9269											
Account No. 3877	C	Medical Debt				235.40					
Puget Sound Phsicians PO BOX 34960 Seattle, WA 98124-1960											
Account No. 5218	C	Medical Debt				7.20					
Radia 728 134th ST SW Suite 120 Everett, WA 98204-5322											
Account No.	C	Medical Debt				30.00					
Rainer Surgical 1144 29th ST NW Auburn, WA 98001											
Sheet no. 14 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)					
						1,208.74					

In re **Nichole Louise Hinz,
Michael William Hinz**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM					
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.									
Account No. 9835	C	Collections for Overlake Imaging Associates				25.11					
Renton Collections Inc PO BOX 272 Renton, WA 98057-0272											
Account No. xxxx/7578	C	Collections for Second Round, LP				1,270.80					
Sage Capitol Recovery 1040 Kings Hwy N. Cherry Hill, NJ 08034											
Account No. 1000	C	Medical Debt				139.16					
Seattle Spine 3213 Eastlake Ave E Seattle, WA 98102											
Account No. xxxx1942	H	Opened 2/01/10 Collection Attorney Att Mobility				1,556.00					
Southwest Credit System 5910 W Plano Pkwy Ste 100 Plano, TX 75093											
Account No. 8801	C	Medical Debt				552.11					
Sunwest Bank PO BOX 1663 New York, NY 10008-1663											
Sheet no. 15 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)					
						3,543.18					

In re **Nichole Louise Hinz,
Michael William Hinz**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 6592	C	Medical Debt				
Swedish PO BOX 660354 Dallas, TX 75266-0354						
						500.00
Account No. 6816	C	Medical Debt				
Swedish Physican Division PO BOX 84026 Seattle, WA 98124						
						233.00
Account No. 9319	C	Medical Debt				
Swedish Physician Division PO BOX 660064 Dallas, TX 75266-0064						
						169.00
Account No. xxxx/0415	C	Collections for Allied Waste of Lynnwood				
Tansworld Systems Inc PO BOX 4903 Trenton, NJ 08650-4903						
						69.37
Account No.	C	Home Owners Association Dues Debt				
Thunderbird Terrace Homeowner 26629 174th ST SE Monroe, WA 98272						
						423.50
Sheet no. 16 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,394.87

In re **Nichole Louise Hinz,
Michael William Hinz**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
Thunderbird Terrace Water Sys. PO BOX 204 Monroe, WA 98272	C					1,178.00
Account No. xxxxxxxx4727		Opened 10/01/08 Last Active 12/07/09 CheckCreditOrLineOfCredit				
Us Bank Po Box 790084 Saint Louis, MO 63179	C					2,281.00
Account No. xxxxxxxx9633		Opened 6/01/05 Last Active 4/01/10 Check Credit Or Line Of Credit				
Us Bank Po Box 790084 Saint Louis, MO 63179	H					6,530.00
Account No. 0449						
US BANK PO BOX 2407 Minneapolis, MN 55402	C					Unknown
Account No. 2456		Revolving Credit				
US BANK PO BOX 5227 45202-5227	C					4,183.92
Sheet no. <u>17</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						14,172.92

In re **Nichole Louise Hinz,
Michael William Hinz**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 9633 US BANK/CARE CREDIT PO BOX 2407 Minneapolis, MN 55402-9998	C	Revolving Credit				5,856.52
Account No. xxxxxxxxxxxx6985 Us Bk Rms Cc 101 5th St E Ste A Saint Paul, MN 55101	H	Opened 12/01/08 Last Active 10/15/09 CheckCreditOrLineOfCredit				15,397.00
Account No. xxxxxxxxxxxx3948 Us Bk Rms Cc 101 5th St E Ste A Saint Paul, MN 55101	H	Opened 11/01/08 Last Active 10/15/09 CreditCard				6,203.00
Account No. xxxxxxxxxxxx7578 Us Bk Rms Cc 101 5th St E Ste A Saint Paul, MN 55101	W	Opened 12/01/08 Last Active 10/15/09 Charge Account				1,270.00
Account No. 0668 Valley General Hospital PO BOX 646 Monroe, WA 98272	C	Medical Debt				460.87
Sheet no. 18 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 29,187.39

In re **Nichole Louise Hinz,
Michael William Hinz**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. 5981	C	Medical Debt				501.60	
Valley General Hospital PO BOX 646 Monroe, WA 98272							
Account No. xxxx & 1377	C	Medical Debt				1,169.72	
Valley General Hospital PO BOX 646 Monroe, WA 98272							
Account No. xxxx-xxxx-2975	C	Medical Debt				103.90	
Valley General Hospital PO BOX 646 Monroe, WA 98272							
Account No. 0001	C	Medical Debt				496.49	
WA Ctr for Pain Mgmt PO BOX 5194 Lynnwood, WA 98046-5194							
Account No. xxxxxx0404	W	Opened 6/01/09 Last Active 5/10/10 Charge Account				934.00	
Wfnnb/maurices Po Box 182124 Columbus, OH 43218							
Sheet no. 19 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	3,205.71

In re **Nichole Louise Hinz,
Michael William Hinz**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.		Judgment				
William Michael Hooker 2008 Boyer Ave East Seattle, WA 98112	C					4,190.00
Account No.						
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. 20 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						4,190.00
						Total (Report on Summary of Schedules)
						326,777.13

In re **Nichole Louise Hinz,
Michael William Hinz**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
--	--

In re **Nichole Louise Hinz,
Michael William Hinz**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

In re **Nichole Louise Hinz**
Michael William Hinz

Case No. _____

Debtor(s) _____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): son	AGE(S): 14
Employment:	DEBTOR	SPOUSE
Occupation	Sales	Sales
Name of Employer	Auto Solution	O'Reilly Auto Parts
How long employed	January 2013	June 2011
Address of Employer	13256 NE 20th PL #19 Bellevue, WA 98005	350 SW MT SI RD BLVD North Bend, WA 98045

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ 3,500.00	\$ 2,067.00
\$ 0.00	\$ 0.00

3. SUBTOTAL

\$ 3,500.00	\$ 2,067.00
--------------------	--------------------

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify):

Mandatory Retirement Contribution
Other Deductions Taken From Paycheck

\$ 341.00	\$ 273.00
\$ 0.00	\$ 447.04
\$ 0.00	\$ 0.00
\$ 0.00	\$ 57.09
\$ 0.00	\$ 95.15

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 341.00	\$ 872.28
------------------	------------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 3,159.00	\$ 1,194.72
--------------------	--------------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)
8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
11. Social security or government assistance (Specify):

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

12. Pension or retirement income

13. Other monthly income (Specify):

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 0.00	\$ 0.00
----------------	----------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 3,159.00	\$ 1,194.72
--------------------	--------------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 4,353.72

(Report also on Summary of Schedules and, if applicable, on
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re **Nichole Louise Hinz**
Michael William Hinz

Case No. _____

Debtor(s) _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	1,600.00
a. Are real estate taxes included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities:		\$	150.00
a. Electricity and heating fuel		\$	100.00
b. Water and sewer		\$	150.00
c. Telephone		\$	290.00
d. Other See Detailed Expense Attachment		\$	125.00
3. Home maintenance (repairs and upkeep)		\$	650.00
4. Food		\$	100.00
5. Clothing		\$	75.00
6. Laundry and dry cleaning		\$	620.00
7. Medical and dental expenses		\$	550.00
8. Transportation (not including car payments)		\$	0.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	0.00
10. Charitable contributions		\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	400.00
a. Homeowner's or renter's		\$	0.00
b. Life		\$	0.00
c. Health		\$	190.00
d. Auto		\$	0.00
e. Other		\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	0.00
(Specify)		\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	0.00
a. Auto		\$	0.00
b. Other		\$	0.00
c. Other		\$	0.00
14. Alimony, maintenance, and support paid to others		\$	0.00
15. Payments for support of additional dependents not living at your home		\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
17. Other Education expenses for children		\$	100.00
Other Miscellaneous		\$	100.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	5,200.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:			
20. STATEMENT OF MONTHLY NET INCOME			
a. Average monthly income from Line 15 of Schedule I		\$	4,353.72
b. Average monthly expenses from Line 18 above		\$	5,200.00
c. Monthly net income (a. minus b.)		\$	-846.28

In re **Nichole Louise Hinz**
Michael William Hinz

Case No. _____

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attachment

Other Utility Expenditures:

Garbage	\$	40.00
Cable & Internet	\$	250.00
Total Other Utility Expenditures	\$	290.00

**United States Bankruptcy Court
Western District of Washington**

In re **Nichole Louise Hinz
Michael William Hinz**

Debtor(s)

Case No.

Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 36 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date June 28, 2013

Signature /s/ Nichole Louise Hinz
Nichole Louise Hinz
Debtor

Date June 28, 2013

Signature /s/ Michael William Hinz
Michael William Hinz
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court Western District of Washington

In re **Nichole Louise Hinz**
Michael William Hinz

Debtor(s)

Case No.

Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$11,036.68	2013 YTD for Debtor from Auto Solution
\$6,134.33	2013 YTD for Spouse from O'Reily
\$49,943.16	2012 Total Income for Debtor from Autoland
\$21,085.18	2012 Total Income for Spouse from O'Reily
\$55,474.33	2011 Total Income for Debtor from Carson Cars and Ford of Bellevue
\$8,548.89	2011 Total Income for Spouse from O'Reily

2. Income other than from employment or operation of business

None

☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
\$59,480.00

SOURCE
2010 Settlement 12/22/2010

3. Payments to creditors

None

☐

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR
Carson Cars

DATES OF
PAYMENTS
385 x 2

AMOUNT PAID
\$770.00

AMOUNT STILL
OWING
\$6,500.00

None

☒

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None

☒

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None

☐

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
**William Hooker v Mike & Nikki Hinz
Case No. 123-01139**

NATURE OF
PROCEEDING
Suit

COURT OR AGENCY
AND LOCATION
King County District Court

STATUS OR
DISPOSITION
Judgment

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

CAPTION OF SUIT
AND CASE NUMBER

**Physicians and Dentist Credit Bureau Inc dba
P&D Collection Services v Nichole & Mikhael
Hinz
Case No. 135-10733**

NATURE OF
PROCEEDING
SuitCOURT OR AGENCY
AND LOCATION
King County District CourtsSTATUS OR
DISPOSITION
Open

**Accounts Receivable Inc. v Nichole Hinz aka
Nicole Coombs
Case No. 133-10145**

King County East Division - Issaquah Open

None

- ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF
PROPERTY**5. Repossessions, foreclosures and returns**

None

- ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF
CREDITOR OR SELLERDATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURNDESCRIPTION AND VALUE OF
PROPERTY

**Bank of America
PO BOX 15726
Wilmington, DE 19886**

12/2010

2008 GMC DENALI

**Bank of America
PO BOX 15726
Wilmington, DE 19886**

2010

2002 Mercedes

**EMC Mortgage
PO BOX 293150
Lewisville, TX 75029**

Home - 26527 175th PL SE

**GMAC
PO BOX 780
Waterloo, IA 50702**

Home - 45107 SE 130th PL

**Carson Cars
13806 Washington 99
Lynnwood, WA 98087**

May 2013

2003 Audi A-4

**Carson Cars
13806 Washington 99
Lynnwood, WA 98087**

May 2013

1997 Pathfinder

6. Assignments and receiverships

None

- ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF
ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

4

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
Residence	Mold Damage	12/2010

9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Christopher C. Meleney 12811 8th Ave W Ste A-201 Everett, WA 98208		\$1500

10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
--	------	--

- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None

- ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None

- ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None

- ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None

- ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None

- ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
26527 175th PL	Michael Hinz	

16. Spouses and Former Spouses

None

- ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

18. Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Travel Companion	26-2488543	26527 175th PL SE Monroe, WA 98272	Travel Company	April 21st, 2008 thru
In and Out Mobile	602-690-482	26527 175th PL SE Monroe, WA 98272		

- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

- None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

- None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

- None ☐ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

21 . Current Partners, Officers, Directors and Shareholders

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22. Former partners, officers, directors and shareholders

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23. Withdrawals from a partnership or distributions by a corporation

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	-----------------------------------	--

24. Tax Consolidation Group.

- None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

25. Pension Funds.

- None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------	--------------------------------------

* * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date <u>June 28, 2013</u>	Signature <u>/s/ Nichole Louise Hinz</u> Nichole Louise Hinz Debtor
---------------------------	--

Date <u>June 28, 2013</u>	Signature <u>/s/ Michael William Hinz</u> Michael William Hinz Joint Debtor
---------------------------	--

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court
Western District of Washington

In re **Nichole Louise Hinz**
Michael William Hinz

Debtor(s)

Case No.

Chapter

7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Bac Home Loans Servi	Describe Property Securing Debt: 45132 SE 130th PL N Bend WA 98045
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 2	
Creditor's Name: Carson Cars	Describe Property Securing Debt: 1997 Nissan Pathfinder (on same loan as Audi)
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>return or modify</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 3	
Creditor's Name: Carson Cars	Describe Property Securing Debt: 2003 Audi A4 (Not Running) (on same loan as Nissan Pathfinder)
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>return or modify</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 4	
Creditor's Name: Emc Mortgage	Describe Property Securing Debt: 26527 175th PL SE (Foreclosed) (For notice Purposes)
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 5	
Creditor's Name: GMAC	Describe Property Securing Debt: 45107 SE 130th PL (Foreclosed) (For notice Puposes)
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 6	
Creditor's Name: Green Tree Servicing L	Describe Property Securing Debt: 45132 SE 130th PL N Bend WA 98045
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: -NONE-	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date June 28, 2013

Signature /s/ Nichole Louise Hinz
Nichole Louise Hinz
 Debtor

Date June 28, 2013

Signature /s/ Michael William Hinz
Michael William Hinz
 Joint Debtor

**United States Bankruptcy Court
Western District of Washington**

In re **Nichole Louise Hinz
Michael William Hinz**

Debtor(s)

Case No.

Chapter **7**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>0.00</u>
Prior to the filing of this statement I have received	\$	<u>0.00</u>
Balance Due	\$	<u>0.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **June 28, 2013**

/s/ Christopher C. Meleney

**Christopher C. Meleney 11123
Law Office of Christopher C. Meleney
12811 8th Ave W Ste A201
Everett, WA 98204
425.355.7575
meleneylaw@hotmail.com**

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

United States Bankruptcy Court
Western District of Washington

In re **Nichole Louise Hinz**
Michael William Hinz

Debtor(s)

Case No.

Chapter

7

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Nichole Louise Hinz
Michael William Hinz

Printed Name(s) of Debtor(s)

Case No. (if known)

X **/s/ Nichole Louise Hinz**

Signature of Debtor

June 28, 2013

Date

X **/s/ Michael William Hinz**

Signature of Joint Debtor (if any)

June 28, 2013

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court
Western District of Washington**

In re **Nichole Louise Hinz
Michael William Hinz**

Debtor(s)

Case No.

Chapter

7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **June 28, 2013**

/s/ Nichole Louise Hinz

Nichole Louise Hinz

Signature of Debtor

Date: **June 28, 2013**

/s/ Michael William Hinz

Michael William Hinz

Signature of Debtor

24 ASSET MANAGEMENT CORP.
2020 CAMINO DEL RIO NORTH
STE 900
SAN DIEGO, CA 92108

ACCELERATED COLLECTION SVC.
1125 HARVEY RD.
AUBURN, WA 98002-4219

ACCOUNTS RECEIVABLE INC
4001 MAINSTREET STE 50
VANCOUVER, WA 98663

ACCOUNTS RECEIVABLE INC.
4001 MAIN ST SUITE 50
VANCOUVER, WA 98663

ACCOUNTS RECEIVABLE TECH
ONE WOODBRIDGE CENTER
SUITE 410
WOODBIDGE, NJ 07095-1304

ACCTCORP INTERNATIONAL INC.
4001 MAIN ST SUITE 50
VANCOUVER, WA 98663-1896

ALLIED INTERNATIONAL CREDIT
100 EAST SHORE DR. 3RD FLOOR
GLEN ALLEN, VA 23059

ALLIED INTERSTATE INC
3000 CORPORATE EXCHANGE
COLUMBUS, OH 43231

ALPINE CHIROPRACTIC
PO BOX 2388
NORTH BEND, WA 98045

AMCA
PO BOX 1235
ELMSFORD, NY 10523-0935

AMCA
PO BOX 1235
ELMSFORD, NY 10523-0935

AMCA
PO BOX 1235
ELMSFORD, NY 10523

AMERICAN DISTRIBUTING CO.
13618 45TH AVE NE
MARYSVILLE, WA 98271

AMERICAN EXPRESS
C/O BECKET AND LEE LLP
PO BOX 3001
MALVERN, PA 19355

ASSET RECOVERY GROUP OF WA
PO BOX 3024
FEDERAL WAY, WA 98063

AT&T MOBILITY
PO BOX 989049
WEST SACRAMENTO, CA 95798-9049

BAC HOME LOANS SERVICE
450 AMERICAN ST
SIMI VALLEY, CA 93065

BANK OF AMERICA
ATTN: BANKRUPTCY NC4-105-02-77
PO BOX 26012
GREENSBORO, NC 27410

BANK OF AMERICA

BANK OF AMERICA
PO BOX 15726
WILMINGTON, DE 19886

BELLEVUE MEDICAL IMAGING, PLLC
PO BOX 1247
COVINGTON, GA 30015-1247

CARSON CARS
13806 WASHINGTON 99
LYNNWOOD, WA 98087

CARSON CARS
13806 WASHINGTON 99
LYNNWOOD, WA 98087

CARSON CARS
13806 WASHINGTON 99
LYNNWOOD, WA 98087

CHASE BANK
PO BOX 94014
PALATINE, IL 60094-4014

CONVERGENT
PO BOX 9004
RENTON, WA 98057

CONVERGENT OUTSOURCING, INC.
PO BOX 9004
RENTON, WA 98057-9004

CREDIT COLLECTION SERVICES
TWO WELLS AVENUE
NEWTON CENTER, MA 02459

CREDIT COLLECTION SERVICES
TWO WELLS AVENUE
NEWTON CENTER, MA 02459

CREDIT CONTROL LLC
PO BOX 488
HAZELWOOD, MO 63042

CREDITORS INTERCHANGE
80 HOLTZ DRIVE
BUFFALO, NY 14225

CUMG
PO BOX 3987
SEATTLE, WA 98124

DENOVUS CORPORATION LTD
480 JOHNSON RD. SUITE 110
WASHINGTON, PA 15301-8936

DIRECT TV
PO BOX 54000
LOS ANGELES, CA 90054-1000

DISH NETWORK
DEPT 0063
PALATINE, IL 60055-0063

DTA SOLUTIONS LLC
PO BOX 202166
DALLAS, TX 75320-0001

EMC MORTGAGE
ATTENTION: BANKRUPTCY CLERK
PO BOX 293150
LEWISVILLE, TX 75029

EMC MORTGAGE
ATTENTION: BANKRUPTCY CLERK
PO BOX 293150
LEWISVILLE, TX 75029

ENHANCED RECOVERY CO L
8014 BAYBERRY RD
JACKSONVILLE, FL 32256

EOS CCA
PO BOX 5055
NORWELL, MA 02061-5055

ERIC J. OPSVIG, DDS
PO BOX 786
NORTH BEND, WA 98045

EVERGREEN PROFESSIONAL
12100 NE 195TH ST STE 18
BOTHELL, WA 98011

EVERGREEN PROFESSIONAL
12100 NE 195TH ST STE 18
BOTHELL, WA 98011

EVERGREEN PROFESSIONAL
12100 NE 195TH ST STE 18
BOTHELL, WA 98011

EVERGREEN PROFESSIONAL
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BOTHELL, WA 98011

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12100 NE 195TH ST STE 18
BOTHELL, WA 98011

EVERGREEN PROFESSIONAL
12100 NE 195TH ST STE 18
BOTHELL, WA 98011

EVERGREEN PROFESSIONAL
12100 NE 195TH ST STE 18
BOTHELL, WA 98011

EVERGREEN PROFESSIONAL RECOVER
PO BOX 666
BOTHELL, WA 98041-0666

EVERGREEN PROFESSIONAL RECOVER
PO BOX 666
BOTHELL, WA 98011

EVERGREEN PROFESSIONAL RECOVER
PO BOX 666
BOTHELL, WA 98041-0666

FRONTIER
PO BOX 2951
PHOENIX, AZ 85062

GC SERVICES
6330 GULFTON
HOUSTON, TX 77081

GMAC
PO BOX 780
WATERLOO, IA 50702

GREEN TREE SERVICING L
332 MINNESOTA ST STE 610
SAINT PAUL, MN 55101

HUDSON ACCEPTANCE LLC
190 MOORE STREET
SUITE 201

JOHN L. SHELTON PH.D.
PO BOX 744
FREELAND, WA 98249-0744

JOSEPH Z. YOUSEFIAN, DMD MS PS
14929 SE ALLEN ROAD STE 202A
EASTGATE PROFESSIONAL BUILDING
BELLEVUE, WA 98006

LAB CORP
PO BOX 2240
BURLINGTON, NC 27216-2240

LABCORP
PO BOX 2240
BURLINGTON, NC 27216-2240

LABCORP
PO BOX 55126
BOSTON, MA 02205-5126

LABORATORY CORP. OF AMERICA
PO BOX 2240
BURLINGTON, NC 27216-2240

LABORATORY CORP. OF AMERICA
PO BOX 2240
BURLINGTON, NC 27216-2240

LABORATORY CORPORATION OF AMER
PO BOX 2240
BURLINGTON, NC 27216-2240

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SEATTLE, WA 98168

LAW OFFICE JAMES VAUGHAN
14725 NE 20TH STREET STE D-400
BELLEVUE, WA 98007

LAW OFFICE LAWRENCE HOLZMAN
1406 FRANKLIN STREET SUITE 210
VANCOUVER, WA 98660

LAWRENCE J. HOLZMAN PS
4109 FRANKLIN STREET SUITE 210
VANCOUVER, WA 98660

LCA COLLECTIONS
PO BOX 2240
BURLINGTON, NC 27216-2240

LCA COLLECTIONS
PO BOX 2240
BURLINGTON, NC 27216-2240

LCA COLLECTIONS
PO BOX 2240
BURLINGTON, NC 27216-2240

MCGUIGAN LAW OFFICE, LLC
311 VETERANS HIGHWAY SUITE 100
LEVITTOWN, PA 19056

MEADOWBROOK URGENT CARE
PO BOX 2810
NORTH BEND, WA 98045

MERCHANTILE ADJUSTMENT BUREAU
PO BOX 9052
BUFFALO, NY 14231-9052

MERCHANTS CREDIT ASSOCIATION
PO BOX 7416
BELLEVUE, WA 98008-1416

MERCHANTS CREDIT ASSOCIATION
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BELLEVUE, WA 98008-1416

MERCHANTS CREDIT ASSOCIATION
PO BOX 7416
BELLEVUE, WA 98008-1416

MERCHANTS CREDIT ASSOCIATION
PO BOX 7416
BELLEVUE, WA 98008

MERCHANTS CREDIT ASSOCIATION
PO BOX 7416
BELLEVUE, WA 98008-1416

MERCHANTS CREDIT ASSOCIATION
PAYMENT PROCESSING CENTER
PO BOX 7416
BELLEVUE, WA 98008-1416

MICHAEL WILLIAM HOOKER
1808 E HIGHLAND DR.
SEATTLE, WA 98112

MONROE ANESTHESIA PHYSICIANS
PO BOX 94570
SEATTLE, WA 98124-6870

NATIONAL CITY MORTGAGE
PO BOX 1820
DAYTON, OH 45401

NATIONAL CREDIT SERVIC
17704 134TH AVE NE
WOODINVILLE, WA 98072

NCO FINANCIAL SYSTEMS
PO BOX 15283
WILMINGTON, DE 19850-5283

NCO FINANCIAL SYSTEMS
PO BOX 15740
WILMINGTON, DE 19850-5740

NORTH SOUND EMERGENCY MED.
PO BOX 96208
OKLAHOMA CITY, OK 73143

OVERLAKE FAMILY MEDICINE
3080 148TH AVE SE SUITE 115
BELLEVUE, WA 98007

OVERLAKE FAMILY MEDICINE
3080 148TH AVE SE SUITE 115
BELLEVUE, WA 98007

OVERLAKE FAMILY MEDICINE
3080 148TH AVE SE SUITE 115
BELLEVUE, WA 98007

OVERLAKE HOSPITAL MEDICAL CENT
PO BOX 3931
SEATTLE, WA 98124-3931

OVERLAKE HOSPITAL MEDICAL CENT
PO BOX 3931
SEATTLE, WA 98124

OVERLAKE IMAGING ASSOCIATES
PO BOX 665
INDIANAPOLIS, IN 46206

PAC LAB
PO BOX 2670
SPOKANE, WA 99220-2670

PACIFIC NORTHWEST COLLECTIONS
819 PACIFIC AVE.
TACOMA, WA 98402-5299

PACIFIC NORTHWEST COLLECTIONS
819 PACIFIC AVE
TACOMA, WA 98402

PATIENT FINANCIAL SERVICES
PO BOX 34365
SEATTLE, WA 98124-1365

PATIENT FINANCIAL SERVICES
PO BOX 34365
SEATTLE, WA 98124-1365

PAYPAL CREDIT SVCS/GECRB
PO BOX 960080
ORLANDO, FL 32896-0080

PENN CREDIT
916 S 14TH ST
PO BOX 988
HARRISBURG, PA 17108-0988

PHYSICIANS & DENTIST CREDIT
12720 GATEWAY DR S. STE 206
SEATTLE, WA 98168-3333

PHYSICIANS & DENTIST CREDIT
12720 GATEWAY DR STE 206
SEATTLE, WA 98168-3333

PHYSICIANS AND DENTISTS
12720 GATEWAY DR. SUITE 206
SEATTLE, WA 98168

PORTFOLIO RECOVERY ASSOCIATES
PO BOX 12914
NORFOLK, VA 23541

PROLIANCE SURGEONS, INC. P.S.
EVERGREEN ORTHOPEDIC CLINIC
12911 120TH AVE NE STE G10
KIRKLAND, WA 98034-3048

PROVIDENCE PHYSICIAN BILLING
PO BOX 34726
SEATTLE, WA 98124-1726

PUD
PO BOX 1100
EVERETT, WA 98206

PUGET SOUND ENERGY
BOT-01H
PO BOX 91269
BELLEVUE, WA 98009-9269

PUGET SOUND PHSICIANS
PO BOX 34960
SEATTLE, WA 98124-1960

RADIA
728 134TH ST SW SUITE 120
EVERETT, WA 98204-5322

RAINER SURGICAL
1144 29TH ST NW
AUBURN, WA 98001

RECEIVABLE MANAGEMENT
80 HOLTZ DR.
BUFFALO, NY 14225-1470

RENTON COLLECTIONS INC
PO BOX 272
RENTON, WA 98057-0272

RENTON COLLECTIONS INC
PO BOX 272
RENTON, WA 98057-0272

SAGE CAPITOL RECOVERY
1040 KINGS HWY N.
CHERRY HILL, NJ 08034

SEATTLE SPINE
3213 EASTLAKE AVE E
SEATTLE, WA 98102

SOUTHWEST CREDIT SYSTEM
5910 W PLANO PKWY STE 100
PLANO, TX 75093

SUNWEST BANK
PO BOX 1663
NEW YORK, NY 10008-1663

SWEDISH
PO BOX 660354
DALLAS, TX 75266-0354

SWEDISH PHYSICIAN DIVISION
PO BOX 84026
SEATTLE, WA 98124

SWEDISH PHYSICIAN DIVISION
PO BOX 660064
DALLAS, TX 75266-0064

TANSWORLD SYSTEMS INC
PO BOX 4903
TRENTON, NJ 08650-4903

THUNDERBIRD TERRACE HOMEOWNER
26629 174TH ST SE
MONROE, WA 98272

THUNDERBIRD TERRACE WATER SYS.
PO BOX 204
MONROE, WA 98272

US BANK
PO BOX 790084
SAINT LOUIS, MO 63179

US BANK
PO BOX 790084
SAINT LOUIS, MO 63179

US BANK
PO BOX 2407
MINNEAPOLIS, MN 55402

US BANK
PO BOX 5227
45202-5227

US BANK/CARE CREDIT
PO BOX 2407
MINNEAPOLIS, MN 55402-9998

US BK RMS CC
101 5TH ST E STE A
SAINT PAUL, MN 55101

US BK RMS CC
101 5TH ST E STE A
SAINT PAUL, MN 55101

US BK RMS CC
101 5TH ST E STE A
SAINT PAUL, MN 55101

VALLEY GENERAL HOSPITAL
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MONROE, WA 98272

VALLEY GENERAL HOSPITAL
PO BOX 646
MONROE, WA 98272

VALLEY GENERAL HOSPITAL
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VALLEY GENERAL HOSPITAL
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WA CTR FOR PAIN MGMT
PO BOX 5194
LYNNWOOD, WA 98046-5194

WFNNB/MAURICES
PO BOX 182124
COLUMBUS, OH 43218

WILLIAM MICHAEL HOOKER
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